Pennysaver Pennysaver

Serving the Homes of the Mohawk Valley

January 3, 2015



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See Our Ad On Page B4

Mohawk Valley Real Estate LLC

29 Church St., Canajoharie, NY 13317

518-673-2066





www.MVRELLC.com





Josh Paden

518-365-7603



518-248-0589 Valeri Everson 518-774-7881 • Lenora Fiorenza 518-673-2066



BROWER RD.. PALATINE BRIDGE

Grand views of the Mohawk Valley! Beautifully decorated and updated 3 BR 1-1/2 bath ranch style home with finished basement. Updates include new floors, new windows, new exterior paint and more. This is a must see home! Only \$150,000



CLIFF ST., CANAJOHARIE

Eligible for the \$10,000 Grant! Remodeled 3BR home in quiet neighborhood features updated kitchen with granite counters, new floors, new windows, siding and more. Call Josh for your appointment today.

Only \$80,000



MAPLE AVE., CANAJOHARIE

Eligible for the \$10,000 Grant! If you have children in the Canajoharie School you want to know about this home. Ranch style 3 BR home located within walking distance to both schools. Features HW floors, nice yard and finished basement. Call for your appointment today! Only \$74.900.



ST. HWY. 80. FT. PLAIN

Eligible for the \$10,000 Grant! Country living but close to the village. Home features 4 BRs, HW floors, fireplace, fenced in pool and more. Call today to see the great home. This is a short sale. Call for details. Only \$69,900.



PHILLIP RD., HERKIMER COUNTY. This 388 acre farm features 2 homes, 2 Dairy Barns, 2 garages & too many other buildings to mention in this ad. Yes it could be used as 2 farms. The main home is a newly built 6 BR 3 Bath Colonial w/ HW floors throughout, spacious granite kitchen, formal dinning room, den, music room & more. The 2nd home is 3 a BR ranch style home with attached garage & full basement. This truly is a must see home. All this for \$1.375,000.



Spacious and beautifully decorated home with gourmet kitchen. Mater suite addition offer spacious comfort and elegance. Easy commute to Technology Parks, Saratoga and Capital District. Call for your appointment today!



QUIET **NEIGHBORHOOD!**

Lower Lepper Road, Fort Johnson. Eligible for the \$10,000 Grant! Spacious 3 bedroom home (could be 4), features hardwood and laminate floors, spacious kitchen and nice yard. Possible 100% financing. Reduced \$85,000.

CLOSE TO NATHAN LITTAUER HOSPITAL! Eligible for the \$10,000

Grant! East State St.. Gloversville. Spacious 4 bedroom home features large kitchen, nice vard and possible 5th bedroom if needed. Confidently located to local shopping, to Saratoga and Hospital Reduced \$65,000



GREAT HOBBY FARM WITH LOTS OF OUTBUILDINGS!

St. Hwy. 163, Canajoharie Hobby farm in Canajoharie features large 2 family home, large dairy barn with 2nd floor hay storage, huge metal pole barn and 55 acres. Let the rent help pay the mortgage while you use the farm for organic crops, beefers, goats, sheep or many other uses. Only \$265,000



EN RD., CHARLESTON. Tired of paying high electric bills! Live off the grid on this lovely hobby farm. Features solar and wind bower generators, 1200 Sq Ft single story home and 31 wonderful acres. Make your own Maple Syrup using the local maple trees and Sugar Shack. Very private location! **Only \$220,000**



UPPER PROSPECT ST., FONDA

Beautifully remodeled 3 BR 2 story home in quiet section of the village. Lots of updates. Great chool district, close

to NYS Thruway, Capital District and Saratoga. Only \$128,500. Call for an appointment today



EAKER RD., PALATINEEligible for the \$10,000 Grant! Great starter home features 3 BRs, HW floors, updated kitchen and SS appliances. This lovely raised ranch style home sits on 1.3 acres and is located close to Johnstown and Palatine Bridge. Call for an appointment today. \$72,000



CONTEMPORARY **HOME PLUS** 2 BR IN-LAW APARTMENT!

Perry Lane, Fonda Lovely custom-

built contemporary home features open concept living, beautiful great room, master suite, game room and much more plus beautifully decorated in-law or rental apartment. Short Sale. Only \$228,000

Log and Timber Homes Realty LLC

Ross Noel Everett Office 518-694-2941 Cell 518-248-0589







Gates Hill Rd.. Schoharie County

This log hunting lodge is an ideal get-a-way for the avid outdoorsman. Property has 92 acres of hunting land plus itional 1800 acres of state land. The owner already has his dee for this year. Other features are great room with massive stone fireplace, natural wood & open concept for that spacious & comfortable surroundings. Home is setup to be off the grid with solar, generator and wood stove. HW floors, granite counters & much much more! Only \$369,000



Charlotte Valley Rd., Schoharie County

Log home with 6 acres located close to hunting and fishing areas. Features 3 BRs, full basement and barn. Location near Summit Lake and State Hunting Land. This home has all the rustic charm of a classic log home. Only \$174,900



Beautiful views of the Adirondacks!

Firefly Meadow Rd. Beautiful Log Home features open concept design, lofted bedroom, all natural oodwork and on 2 acres. Additional acreage available. Off the grid but stove, refrigerator and lights all use Stationary generator, drilled well and standard septic installed. Only \$50,000



A2 • January 3, 2015 ORIGINAL VALLEY PENNYSAVER



8N tractor with plow folding chairs for rent. attachments, \$3,000/OBO. Call 607-264-3680

FOR SALE: 1948 Ford 8 FOOT TABLES & Canajoharie Volunteer Fire Department 518-673-3812

2+ BEDROOM HOUSE for rent, Village of Fort Johnson, appliances included, \$750+. 518-301-5739

CHECK YOUR AD. **ADVERTISERS** should check their ads on the first week of insertion. Lee Publications, Inc. shall not be liable for typographical, or errors in publication except to the extent of the cost of the first weeks insertion of the ad, and shall also not be liable for damages due to failure to publish an ad. Adjustment for errors is limited to the cost of that portion of the ad wherein the error occurred. Report any errors to 518-673-0111

Quality Dog Food... LO-CAL! Pets have Allergies? Dry/Itchy shin? Try GRAIN FREE!! We have All Life Stages Diamond Naturals Dog Food, California Natural, Taste of the Wild, EVO, and more! L'Avian Parrot food, 17in MON-STER Beef Bones, treats, collars, leashes, Shampoos, Sprays, Wormer, etc... at D&D's Pet Supplies, 36 Canal St, Ft Plain, 518-993-1010

WE HAVE! Timberwolf log splitters. Call for pricing + models available. North Creek Auto 315-866-3698

ADVERTISERS: Get the best responses from your advertisements by including the age, condition, price and best calling hours. Also, we always recommend insertion for at least 2 issues for maximum benefits. **DEADLINE** for placing is THURSDAY NOON prior to edition date. Call Peg 518-673-

ATTN. DIABETICS -We have the best alpaca sock for you. The alpaca Therapeutic sock. Soft, comfortable and nonconstrictive. They will keep your feet warm. We guarantee you will love them. Many colors in stock. Paca Gardens, 27 West Main St, Little Falls, NY 13365. 315-823-1100 M-F 10-5, Sat 10-4.

Paca Gardens has many styles of lightweight alpaca sweaters. Starting at just \$59.95. Alpaca breaths better than wool, softer than cashmere and hypo-allergenic. Alpaca products make great gifts. Layaways available. 27 West Main St, Little Falls. 315-823-1100 M-F 10-5, Sat 10-4.

Got Cold Feet because of poor circulation? Paca Gardens has Alpaca Therapeutic socks. Warm, soft, stretchy and very comfortable. Ideal for diabetics. Your feet will love them. Many colors too choose from. 315-823-1100 M-F 10-5, Sat 10-4. Paca Gardens, 27 West Main St, Little Falls, NY 13365.

Let us get top dollar for you...We offer estate sales, both auction and house sales. Over 30 years experience. We do appraisals...Furniture, jewelry, and art, both written and verbal. Very reasonable rates. The Gallery, 2 West Main Street, St. Johnsville, NY 13452

GUN AUCTION WEDNESDAY January 21st 6:00pm at]]'S **Sporting** Goods Bridge Street Johnsville NY Auction is for JR'S Auction 518-993-4668 If you have guns, bows, sporting goods, fishing tackle, ammunition, and more give us a call we will turn into MONEY for



- 1. A warm welcome and family atmosphere
- 2. Worshipful music
- 3. Understandable Bible teaching

This describes

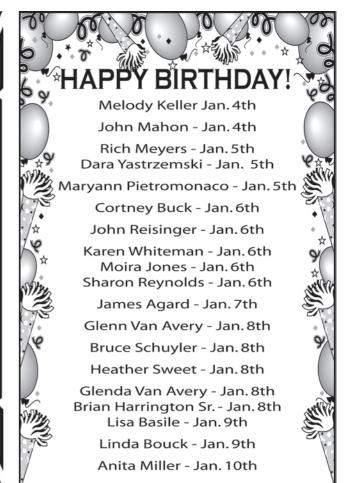
Grandview **Baptist Church**



Corner of Washington & Lydius Streets Fort Plain, NY 518-993-9929

Sunday at 11:00am Wednesday at 6:30pm





FOR RENT: Apartment Paca Gardens has the in Village of Palatine Bridge. New carpeting throughout, 2-3 bedrooms, dining and sitting room. A very nice newly decorated apartment, \$600 per month. 518-221-7707 if no answer, please leave message. Repeat your phone number twice.

SHEETROCK - fi" x 4'x8', 10', 12' and 14'. Also fi x 4' x 8' moisture resistant and 5/8" x 4"x8', 10', & 12' fire code. Joint compound, tape, drywall screws and primer available to complete the job. C.H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

Saltwater Fish, Freshwater Fish, Ferrets, Gerbils, Hamsters, Birds, Mice, Rats, Reptiles, and more! At D&D's Pet Supplies, located at 36 Canal St, Fort Plain, next to The Sportsman's Den. 518-993-1010 or www.facebook.com/dndspetsupplies

ARE YOU LOOKING TO DO AN AUC-TION?? Give Us A Call!! Real Estate, Farm Auctions, Business Liquidations Auctions, Sporting Auction, Machinery, Estate Auctions, Antiques!! At your site or ours!! JR'S Auctions 518-993-4668

FOR SALE: Solid maple bedroom set, 6Pcs. \$200. Also Apt size dishwasher, stainless steel interior, make Kenmore, \$500. One year old. Call 315-429-9111.

Finest Alpaca Products available. Now stocking the line of KUNA alpaca clothing. KUNA is a premier line of alpaca clothing from PERU of the absolute best quality. Lavaways available. 27 West Main St, Little Falls, NY 13365. 315-823-1100 M-F 10-5, Sat 10-4.

Winter Alpaca Clothing in stock! Stocking hundreds of alpaca sweaters. Over 20 styles of warm alpaca socks in many colors. Alpaca is up to 5X warmer than wool and hypo-allergenic! Paca Gardens, 27 West Main St, Little Falls, NY 13365. Ph.315-823-1100 M-F 10-5, Sat 10-4.

We want to hear from you!

Send your comments & suggestions to the Original Valley Pennysaver PO Box 121, Palatine Bridge, NY 13428 OR email jsnyder@leepub.com

Great selection of primitive items to include blue decorated stoneware jugs, period blanket boxes-some in original red paint in various sizes, pine corner cabinet in original paint, tools and much more. The Gallery, 2 West Main Street, St. Johnsville, NY 13452. 518-568-5121

LARSON Storm and Screen Doors, 32" & 36" x 80" white in stock. C. H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

Many people look forward to the new year for a new start on old habits.

~Author Unknown

WILL REMOVE UNWANTED **APPLIANCES FOR FREE**

If you have unwanted refrigerators, freezers, washers, dryers, push lawn mowers, riding mowers, bikes, tillers, stoves, hotwater tanks, furnaces in cellar, home, garage.







"The Water People Since 1912" • Celebrating Our 100th Year



518-868-2126

GOULDS & STA-RITE Pumps - Service Sales & Service Rt. 20, Sloansville

GGOULDS PUMPS - T



Fiberglass Insulation Sale!

Kraft Faced

R-13 3 5/8"x15" (78.33 sq. ft.) 6 1/4"x15" R-19 (48.96 sq. ft.)

R-19 6 1/4"x23" (75.07 sq. ft.) R-21 5 1/2"x15" (59.09 sq. ft.)

R-25 8 1/2"x15" (31.25 sq. ft.)

R-38 12"x16" (42.67 sq. ft.)

Unfaced

3 5/8"x15" R-13 (78.33 sq. ft.)

6 1/4"x15" R-19 (48.96 sq. ft.) R-25 8 1/2"x15" (31.25 sq. ft.)

R-38 12"x24" (64.00 sq. ft.)

Call For Prices

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It takes 63 feet of wire to make a Slinky.



St. Johnsville, NY 13452 Fri. 1/9/15

BEST SUBS AROUND!



Foot Long Fridays!!

Chicken Tenderloins

Boneless Shoulder

Roast

Boneless Sirloin Pork Chops

Bar S

Best Yet Bacon 16 oz



10 oz. 2...



Barber Chicken **Cordon Bleu**

XL Green Peppers

Potatoes Seedless Mini

5 lb. Red

arge Bunch Celery

Watermelon

Bellisimo Cooked Deli Ham

Boar's Head

Buffalo Chicken London Broil

A4 • January 3, 2015 ORIGINAL VALLEY PENNYSAVER

Antiques & auctions... Going, going...yours!

THOUGHT FOR THE WEEK: "Lets Attend Church This Sunday". You and your family are welcome at Grandview Baptist Church, corner of Lydius & Washington St., Ft. Plain, NY. Sunday School 10am. Morning Worship Ilam.

FISHING FISHING FISHING!! Live Bait, Rods, Reels, Tackle, Nets, etc. The Sportsman's Den, 36 Canal St, Ft Plain, 518-993-1010. LIVE BAIT, TACKLE, ARCHERY, AMMUNI-TION, PET, SPORTS, etc. Fort Plain NY 993-3834

Gift Certificates, NFL gifts, Wildlife gifts, etc. Stop by or call The Sportsman's Den, 36 Canal St, Fort Plain 518-993-1010. LIVE BAIT, TACKLE, ARCHERY, AMMUNITION, PET, SPORTS, etc. Like Us on **FACEBOOK**

FEEL LIKE PUTTING AWAY all the Christmas stuff? We have the storage tote you need, come in and check out our selection and great prices. Behind every project is a True Value 12 Willett St

CENTRAL BOILER EClassic OUTDOOR FURNACES. Cleaner and Greener. 97% Efficient. EPA Qualified. Call North Creek Heat 315-866-3698

HAVING A PARTY? Did you know the Canajoharie Volunteer Fire Department rents the kitchen and banquet room. For your convenience we now have an elevator. 518-673-3812

CHECK OUT months flyer- coupons galore! Fort Plain True Value and Just Ask Rental 12 Willett St Fort Plain 993-





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WEEKLY SALES EVERY MONDAY HOSKING SALES

Weekly Sales Every Monday 11:30 with Misc. & Small animals, 1:00 Dairy, followed by feeders, sheep, lamb, goats, pigs. Calves start at 5PM followed by cull beef. Call for more info and note all times are approximate. Our volume is increasing weekly - join your neighbors & send your livestock our way!

Monday, Dec. 29th - Sold 216 Head. Cull ave. \$.85, Top cow \$1.10, Bulls/Steers None, bull calves top \$3.20, heifer calf top \$2.45, Dairy Feeders \$.20 - \$1.31, Feeder Bulls \$1.15 - \$1.31, Feeder steers None Feeder heifers \$1.03 - \$1.20. Dairy milking age top \$2200, Bred heifers top \$2100.

HAPPY NEW YEAR FROM THE HOSKING FAMILY

Monday, Jan. 5th - Normal Monday Sale & Fat Cow & Feeder Sale. Monday, Jan. 12th - Normal Monday Sale & Monthly Heifer Sale. Special: 30 top end Registered & Grade Holsteins. Open & Short bred heifers coming out of New England, some top pedigrees in this group! Super well grown heifers.

Monday, Jan. 19th - Normal Monday Sale & Monthly Sheep, Lamb, Goat & Pig Sale.

Monday, Jan. 26th - Normal Monday Sale.

LOOKING TO HAVE A FARM SALE OR JUST SELL A FEW - GIVE US A CALL. *Trucking Assistance - Call the Sale Barn or check out our trucker list on our Web-Site. Call to advertise in any of these sales it makes a difference. Watch website for any last minute updates.

Directions: Hosking Sales 6096 NYS Rt. 8, 30 miles South of Utica & 6 miles North of New Berlin, NY.

www.hoskingsales.com Call today with your consignments.

HUGE

AUCTION

12-15 COMPLETE KITCHEN SETS • FLOORING

DOORS • TILE • GRANITE • COUNTER TOPS • SINKS

Tom & Brenda Hosking & Family

SILES

607-699-3637 or 607-847-8800

cell: 607-972-1770 or 1771 6096 NYS Rt. 8, New Berlin, NY 13411

ALL NEW BUILDING MATERIAL & NEW TOOLS

At this Auction we will be accepting some consignments!! CALL JR for all details!! See pictures and list on Auctionzip.com ID # 29324 Terms of Auction: 10% Buyer's Premium, 13% BP if paying with Credit Card! You are responsible for items immediately after you buy them. Cash Check or Credit Card. Out of state check needs letter of approval from bank

JR's Auction

56 Willett St., Fort Plain, NY 13339 • (518) 993-4668

Antique, Furniture and Consignment Auction

Tuesday, January 6th • 5:00pm

Antiques, Furniture, Tools, Household and more!!

Already consigned is a Ford Expedition in great condition, a large lot of new

Napa Fuel Filters, Air Filters, Car Parts, Furniture, Tools and lots more!!!

Receiving times for consignments is Monday, Wednesday and Fridays from 8:00am to 5:00pm, Closed Thurs. and Sat. Don't Miss This Auction!! NOW IS THE TIME!! BRING IT!!

On Site Public Antique and Antique Tool Auction!!

Saturday, January 17th • 10:00am

at Camp Joharie, West Lykers Rd., Sprakers, NY

Antiques, Primitive Farm Machinery, Furniture & much more!!

Walk behind Plows, Buck Wagon, Wooden Wheels, Steel Wheels, Extractor,

Cupboard, Grinding Stone, Cobbles Bench, Wooden Chest, and much more.

Just consigned - 2 loads of Antiques and Antique Tools from Connecticut!! This gentleman from CT says he has 2 barns full of items that he wants to sell!!

Don't Miss This Auction!!!!!

Gun Consignment Auction Wednesday, January 21st • 6:00pm at JJ'S Sporting Goods, 14 Bridge Street, St. Johnsville

Auction will be for JR'S Auction 518-993-4668 **Gun and Ammunition Consignments Wanted!!! For Details Call JR**

Are you looking to do an Auction?? Give Us A Call!! Real Estate, Farm Auctions, Business Liquidation Auctions, Sporting Auctions, Machinery, Estate Auctions, Antiques!! At your site or ours!! JR'S Auctions 518-993-4668

Sat., Jan. 10th Consignment Auction ~ 6:33pm

Sun., Jan. 11th Breeder Sale ~ 11:33am

Sat., Jan. 17th Consignment Auction ~ 6:33pm

Burrows Rd., West Winfield, NY • (315) 822-5221 WE ACCEPT CASH - CREDIT CARDS - DEBIT CARDS

TOILETS • MOLDING • BRAND NAME TOOLS 275 S. MAIN ST., GLOVERSVILLE, NY **SATURDAY, JAN. 10TH @ 10:00 AM** PREVIEW: 9:00 AM & ALL DAY FRIDAY 9AM-6PM

SELLING: 4 TRACTOR TRAILERS FULL OF ALL NEW BUILDING MATERIALS, & TOOLS • MAJOR DISTRIBUTOR • MUST LIQUIDATE • Including Over 12 COMPLETE KITCHEN SETS in Cherry, Oak, Hickory, Chestnut, Ginger Maple, White, Honey Maple & Other Cabinets In Many Styles Including Pantries, Lazy Susan & Blind Corners & Top Cabinets; LARGE SELECTION OF GRANITE COUNTER TOPS; Pallets of Solid Hardwood Flooring; Ceramic Flooring; Laminate Flooring; 3.25" Brazilian Tiger Mahogany Hardwood Pre-Finished Flooring; Granite Flooring; MOLDING Including Oak, Pine, Poplar & FRP Casing, Baseboard, Crown Molding, Spindles, Hand Rails & more. KITCHEN & BATH: Including Kitchen and Bath Room Faucets; Pedestal Sink & Toilet Combo; Vessel Bowls; Corian® style Kitchen Sinks; Granite Kitchen Counter Tops & more. NEW TOOLS: Including Over 100 Lots of Brand Name Tools Including Air Compressors; Nail Guns; Generators; Cut Off & Miter Saws; Table Saws; Battery Operated Drill; Power Kits & More. TERMS: Cash, Check, MasterCard or Visa, 13% Buyer Premium with 3%

Discount For Cash or Check. SALE BY COUNTY LINE AUCTIONS

FOR MORE INFORMATION PLEASE CALL (518) 773-2247. ITEMS VARY FROM AUCTION TO AUCTION ABSENTEE BIDS ACCEPTED • REFRESHMENTS AVAILABLE •

For more info visit our website @ www.countylineauctions.com

FARM HELP NEEDED: 20-25 hours per week. Call 315-822-3194

SUPPORT YOUR LO-MERCHANTS. CAL BUY LOCAL or BYE, BYE LOCAL!

FOR SALE: Solid maple bedroom set, 6Pcs. \$200. Also Apt size dishwasher, stainless steel interior, make Kenmore, \$500. One year old. Call 315-429-9111.

Check out our selection of R.S. Prussia, R.S. Germany, Fenton, and fine china and crystal sets. Great selection of gifts for every occasion. The Gallery, 2 West Main Street, St. Johnsville, NY 13452. 518-568-5121

2007 CHRYSLER 300 Touring, white, 84k, V-6, auto, leather, alloys, SALE: \$12,495. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

CAMPER KING: Pillow APARTMENT FOR GREAT PRICES of dia- NEW! Custom Color pean King bedding. Paid \$750.00, yours for \$250. Just like new. 518-281-5134 or 518-281-3357

top mattress w/Euro- RENT: St. Johnsville. mond wedding sets in foundation. In- 1BR/First floor, off street 14k and 18k gold. Also cludes bedspread, pillow parking. \$400/month shams 72"x80" standard plus utilities. No Pets! Security deposit plus first month's rent. References are required. 518-275-9559.

LOOKING FOR IT?

Selling it?

Looking for work?

Fort Plain Beagle Club

RABBIT HUNT

Sat., January 17th, 2015

****PRIZES****

\$50 for heaviest hare & cottontail

\$20 entry per person must be received by Thursday, Jan. 15, 2015.

ALL KIDS 16 & UNDER are free with paying adult.

Weigh in is 3PM-5PM at the SOUTH MINDEN FIRE HOUSE, RT 163, FORT PLAIN

SPAGHETTI DINNER INCLUDED WITH ALL ENTRIES. **NON-HUNTERS - DINNER \$8.00

ANNUAL GUN RAFFLE will be held at 5PM -**Tickets Available**

For information call Dan Lang at 607-286-9461. All entries must be received by Fri., Jan. 16, 2015.

NO HUNTING ON FORT PLAIN BEAGLE CLUB PROPERTY.

PLEASE CLAIM ALL OF YOUR RABBITS AFTER THE EVENT, **DO NOT LEAVE YOUR GAME IN THE PARKING LOT!!**

Registration can be done online at www.victorysportsandevents.com/ rabbit-hunt-registration

OR

Mail the entry form below & check payable to Fort Plain Beagle Club to

Dan Lang - 1155 CR 46, Oneonta, NY 13820

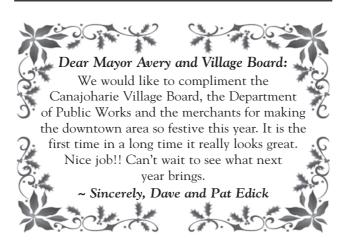
NAME	А	GE		
PHONE				
ADDRESS	STATE	ZIP		
E-MAIL				
DISTANCE TRAVELED TO FORT PLAIN	N .			
YOUTH HUNTER NAME		AGE		
\$20 X = \$ NUMBER OF EN	ITRIES FOR T	HE RABBIT HUNT		
\$8 X = \$ NUMBER OF PEOPLE FOR THE SPAGHETTI DINNER				
TOTAL DUE = \$ PLEASE MAKE	CHECK PAYAB	LE TO:		
"FOI	RT PLAIN BEA	GLE CLUB"		

Looking to hire...

Give us a call at

518-673-3237 to place your reader ad today.







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- Snow Plowing
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- Snow Stacking
 Snow Blowing
- De-Icing (Salt or Sand)
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Fully Insured Canajoharie, NY 13317

great selection of sterling silver wedding sets starting at \$99.95. The Gallery, 2 West Main Street, St. Johnsville, NY 13452. 518-568-5121.

TRAILERS by ATV Bosski Industries first automatic "Dump Assist" trailers GVWR 800lbs.+ 1600lbs. modavailable. Come check them out at North Creek Auto 315-866-3698

INSULATION: Types. New/ Existing Buildings. Free Estimates. Fully Insured. Call Upstate Spray Foam Insulation 315-822-5238. www.upstatesprayfoam.c

2008 CHRYSLER bring limited convertible, silver, 60k, V-6, auto, leather, alloys, SALE: \$11,995. John C. Miller, 518-762-7124 Inc. www.johncmiller.com

DID YOU KNOW? All Master Mechanic hand tools have a lifetime guarantee! Behind every project is a True Value 12 Willett St Fort Plain 993-3834

Caulk Kit! Add any latex paint to customize your caulk color, on sale now for \$9.99. Behind every project is a True Value 12 Willett St Fort Plain 993-3834

2005 DODGE Magnum R/T AWD, blue, 97k, Hemi V-8, auto, leather, rear DVD, loaded!! SALE: \$11,495. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

ATTENTION now is the time to consign your items, Furniture, Tools, Antiques, Cider Presses, Butter Churns, Pottery, your forgotten attic contents, give us a call, JR'S Auction 518-993-4668 NOW IS THE TIME TO MAKE MON-EY!! SELL YOUR NOT **NEEDED ITEMS!!**

ERNIE BALL, D'AD-DARIO, Dean Markley GHS guitar strings (lessons available). Imagineering Drum & Guitar Shop. 601 Dise Rd., Little Falls. 315-823-1603

MAKE our phone ring so we can return the favor!! Place your reader ad today. Only \$4 for the first 14 words. 518-673-3237

LARSON Storm and Screen Doors, 32" & 36" x 80" white in stock. C. H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016

13 MONTH PHOTO **CALENDAR** only \$12.00. Call Beth at Lee **Publications** 518-673-0101 email bsnyder @leepub.com

2007 CHRYSLER 300 Touring, white, 84k, V-6, auto, leather, alloys, SALE: \$12,495. John C. Miller, Inc. 518-762-7124 www.johncmiller.com

LARSON Storm and Screen Doors, 32" & 36" x 80" white in stock. C. H. Burkdorf & Son, 35 Hough St., St. Johnsville 518-568-7016



Raw Honey: 1 lb. & 2 lb.

Baking Items • Bulk Items Popcorn • Sugar • Flour Oats • Macaroni • Navy Beans More Items Arriving

Homemade Canned Goods Jams • Jellies • Pickles **Veggies • Stuffed Peppers** Ketchup & More

Laundry Soap Dish Washer Soap • Body Wash Cereals • Coffee • Water Drinks Can Soups & More

Mon-Wed-Thurs-Fri 8-5 Tues 8-6:30 Sat. 8-3; Closed Sun Credit Cards & EBT Cards Accepted 56 Willett St., Fort Plain, NY

Church Directory

Ames - Sprout Brook **UMC**

613 Latimer Hill Rd. Ames, NY 13317

Pastor Jeff Rauhauser Sunday Service 9:30am

Cherry Valley Assembly of God

37 Alden St., Cherry Valley, 607-264-3306

Pastor David Carpenter, Jr. Sundays 9:30am

Christian Church of

Charleston Four Corners 1380 E. Lykers Rd., Sprakers 518-922-9088

718-922-9088
Pastor Brett Popp
day School (adult & children) 10a
Worship 11am,
Sunday Eve. Prayer 6:30pm,
urs. Eve. of Encouragement 6:30p

Church of Christ Uniting PO Box 896

Richfield Springs, NY 13439 Rev. Mark Ioset 315-858-1553

Service: Sunday 9:15am Church School: Sunday 10:30am

Church of the Nazarene

3316 State Route 29 W Johnstown, NY 12095 Offices: 518-762-2982 Cell: 857-523-8417

Pastor, Rev. Mark Fowler Sunday Morning Service 11:00am Sunday School for All Ages 10:00am

Cornerstone Baptist Church

7274 St. Hwy. 10, Ames 518-673-3405

518-0 / 3-3403 Sunday School 10am, Adults & Children Morning Worship 11am, Youth Ministry 5:45pm, Evening Worship 6pm, Wed. Bible Study & Prayer Meeting 7pm, Awana Club 6:15-8:15pm

Currytown Reformed Church 829 St. Hwy. 162, Sprakers 518-922-8422

Rev. Donald Hoaglander

Visiting Pastor Jane Hubschmitt 518-705-2201 Sunday School 9:15am Worship Service 10:00am

Dolgeville Christian Fellowship

3 Elm St., Dolgeville, NY 13329 315-429-9142

Dr. Marvin Isum, Pastor

Worship Sunday 10:30am Midweek Fellowship Tuesday 7pm www.dolgevillechristianfellowship.org

Dolgeville United Methodist Church

21 N. Helmer Ave., Dolgeville Rev. Jack Ford

315-429-7381 Worship 11:00am Sunday School @ 9:30am beginning September 18th Bible Study - Wednesdays @ 12:30pm

Emmanuel **Episcopal Church**

588-594 Albany St., Little Falls, NY 315-823-1323 Sunday Mass 10am Coffee Hour following Sunday Mass Sunday School & Youth Group Tuesday 10am Mass & Bible Study Friday 10am-2pm Thrift Shop

Ephratah **Reformed Church**

140 Co. Hwy. 140, Ephratah, NY bive and share Jesus Christ both locally and globally

Pastor Jeff Hindrliter
Sunday School for all ages
10am September-June Sunday Morning Worship 11am Prayer & Praise Thursdays 7pm

Episcopal Church of the Good Shepherd 26 Moyer St., Canajoharie

518-673-3440 The Rev. Virginia L Ogden, Rector

Everlasting Joy Believers Fellowship

66 Hancock St., (Rte. 5S) Fort Plain, NY 13339 315-858-2112 Pastor Carolee Cove

Faith, Hope and Love Christian Fellowship

18 W. Grand St., Palatine Bridge 518-673-5128

Rev. David W. Bowley fhlc@frontiernet.net Sundays 11:30am, For other service times please call

First Baptist Church Springfield Center, NY

Rev. - Gary Tyler
Sunday School 10:00am
Morning Worship 11:00am
Sunday night Worship 6:00pm
Wed. night Bible Study 7:00pm
Free meal & music every
2nd Sat. of the month 4-7pm

Fonda Fultonville United Methodist Church

11 Montgomery St., Fultonville Pastor Nancy Pullen • 853-3311 Sunday Morning Worship 9:15-10:15, Sunday School 9:15-10:30, Coffee Fellowship Following Service Our Mission-To Actively Follow Christ and To Inspire Others To Accompany Us.

Fordsbush Bible Church

131 Clark Rd., Fort Plain 518-568-7606

Pastor Joe Miller Sunday School 10am, Morning Service 11am, Eve. Service 6pm, Wed. Service 6:45pm, Thurs. Visitation 6pm www.fordsbushbiblechurch.com

Fort Plain United **Methodist Church** 39 Center St., Fort Plain Rev. Alan Griffith

Church Office 518-993-3863 Parsonage 518-993-3645
Office Hrs Tues & Thurs. 10am-4pm
ALL WELCOME,
Worship Service 11am

Frevsbush United **Methodist Church**

Freysbush Rd., Fort Plain 518-993-3645 Rev. Alan Griffith, Officiating

Worship 9am, nday School 10am ALL ARE WELCOMI coffee hour to follow service

Fultonville Reformed Church

Corner of 5S & 30

Pastor Jane Hubschmitt

Sunday School 10AM Family Worship 10:30AM

Glen Reformed Church

State Hwy 161 in the Hamlet of Glen 4 miles South of Fultonville glenreformed@nycap.rr.com Sunday Worship at 9. Sunday School immediately following Children's Message

Grace Christian Church

20 Center St., St. Johnsville, NY 13452 Rev. Harry J. Teuchert

> 315-866-8626 Sunday School 9:30am Worship 11:00am

Grace Episcopal Church

32 Montgomery St., Cherry Valley 315-858-4016

Fr. Kyle Grennen, Rector Sunday School 11:00am Holy Communion/sermon 11:00am

Grandview Baptist Church

15 Washington St., Fort Plain 518-993-9929

Pastor Dan West

Sunday School 10am Morning Service 11am Bible Study & Prayer Meeting, Wednesday 6:30pm

Guiding Light Fellowship Rose of Sharon Church of God

122 Moyer St. Canajoharie, NY 518-284-3307

Pastor Fred Jones Tuesday 7pm

Holy Family Parish

Little Falls, NY 315-823-3410 Saturday 4pm Sunday 10:30am

Joy Fellowship

296 Co. Hwy. 119 St. Johnsville, NY 13452 518-568-3217

William Haves Pastor Joyce Loughran Assistant Pastor nday School 9am, Morning Worship 9:30a Wednesday Evening Worship 6:30pm

Lassellseville United **Methodist Church**

State Hwy. 29 Pastor Robert A. Lindsay

Worship: Sunday 9:30am Sunday School to start soon

Lighthouse Baptist Church 1524 St. Rt. 29A, PO Box 114 Stratford, NY 13470-0114

315-429-8854 Pastor Martin Smith
Sunday Morning Worship 10:30am; Wed.
Eve. Prayer Meeting 6:00pm; 2nd & 4th
Sunday Dinner following Morning Service
with Atternoon Service following dinner
"Old-Fashioned Bible Preaching"

Marshville **Evangelical Church**

Route 10 South

Rev. David Bowley

Worship Sunday 9am

National Kateri Tekakwitha Shrine and Indian Museum

3636 St. Hwy. 5, PO Box 627 Fonda, NY 12068-0627 518-853-3646

Aasses: Sat. 4:30pm, Sun. 10:30a friars@katerishrine.com www.katerishrine.com

New Hope Christian Fellowship 32 Spencer St., Dolgeville, NY 13

Pastor Pat Andreoli 315-429-3630 NewHopeChristianFellowship.net Sunday School 9:30AM Worship Service 10:30AM

Oppenheim United Methodist Church

Route 29 Rev. Jack Ford

315-429-7381 Worship 9:30 Sundays, stally Awesome God-TAG time 6:30pm ednesdays beginning in Oct., Sunday ool 9:00am beginning September 18t

Our Lady of Hope

R.C. Church

115 Reid St., Fort Plain, NY 13339
Parish Office 518-993-3822

Pastor: Father Dennis Murphy Mass Schedule: Saturday, 4pm; Sun 8:30am & 11am; Mon.-Thurs. 8:30a Confessions: Sat. 3 & by appointme lease call parish office for Holy Day sch

Paines Hollow United Methodist Church

Intersection of 167 & 168, Paines Hollow Pastor Peg Donaghy 518-568-7604 Sunday Worship 9:30AM Fellowship Hour to Follow

Randall **Christian Church**

NY Rte. 5S Sunday Service 10am **Pastors** Winston Hallett & Carl Hawver

Reformed Church of Canajoharie

15-19 Front St., Canajoharie 518-673-2816 Rev. Roger A Krutz Sunday 9am Christian Education 9:20 Choir Practice 10am Worship Nursery provided Fellowship hour follows worship

Reformed Church of Fort Plain

165 Canal St., Fort Plain, NY 13339 518-993-4302 • fortplainrca@yahoo.com Rev. Nancy E. Ryan Sunday Worship 10:30am, AA meetings on Tues. 7pm, Home of Manna House Meals, A nmunity Meal Program-Sat. Noon-1:30pm

Reformed Church of Sprakers

112 Sprakers Hill Rd Rev. Nancy Ryan Worship ~ 9ÅM All Welcome!!!

Richfield Springs

Bible Church

19 Church St
Richfield Springs, NY 13439

Rev. David Tosi
315-858-0564
Sunday School (all ages) 10am
Worship Service 11am & 7pm
Wednesday - Prayer & Praise
Call for info on various Youth Ministrie:
www.richfieldspringsbiblechurch.org

River of Jubilee Church

057 State Highway 5 Sprakers, NY 12166 Pastor: Gail Adamoschek Pastor: Steve Adamoschek 518-322-1427 / 518-224-4455 Sunday Service 10:00am Children's Church Available Other Learning Opportunities Available Visit us on Facebook

Rose of Sharon **Church of God**

5 miles east of Sharon Springs on Rt. 20 ~ 518-284-3307 **Rev. Fred Jones**

ınday Service morning 11am; evening 7pm; Wed. Spring lows 6pm Bible Study; Tues. 122 Moyer St. Bible Study 7pr The Rose of Sharon where sin is called sin and we act on it and the full Bible is preached

Sallsbury Center United Methodist Church 2545 St Rt 29, PO Box 104

Salisbury Center, NY 13454 315-429-9085 Rev. Lynn R. Lockwood

Seeker's Fellowship 14 Park Place

St. Johnsville, NY 13452 518-568-7700

518-568-7700

Pastor Mike Yezierski

Sunday Worship 6pm, Tues. Prayer 7pm
Bible Study 7pm (Wed., Thurs. & Fri.)

We teach the fullness of God's Word,
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and salvation for all who trust
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St. John's Lutheran Church

774 St. Hwy. 163, Freysbush, NY 518-421-1027

Sunday Worship 9:00am, Sunday School 10:00am You are invited... Ladies Aid W.E.L.C.A. Meets 1st Sat. of every month. For Fellowship in Christ's Service

St. John's Reformed Church

68 W. Main St., St. Johnsville 518-568-7396 Faithfully Following Jesus Christ

St. John's & St. Mark's **Lutheran Church**

Sunday Worship 10:30am

143 Church St., Canajoharie 518-673-2224 Pastor Zach Labagh Sunday Worship 11am Christian Ed. 9:45am

stjstm@frontiernet.net St. Johnsville **Methodist Church**

7 East Main St., St. Johnsville, NY 13452 Rev. Harry J. Teuchert 518-568-7983 • 315-866-8626 Worship Sunday 3pm

St. Joseph's Roman **Catholic Church**

31 North Helmer Ave., Dolgeville 315-429-8338 Father Quy N. Vo Sunday Mass is 10:30am,

Daily Mass Mon. & Wed. 8am

St. Mary's Episcopal Church

7690 Rt. 80, Springfield Center 315-858-4016

Fr. Kyle Grennen, Priest-in-Charge Sunday Eucharist, 9:30am Coffee - Fellowship follows service Holy Days - as announced

St. Paul's **Lutheran Church**

36 Lydius St., Fort Plain, NY 13339 518-993-2040 Sunday School 9:45-10:45am Church Service 11am

St. Paul's Lutheran Church

St. Fault 8 Luttler an Charles 32 W. Main St. St. Johnsville, NY (next to NBT Bank) 518-568-3007 Church 518-568-2405 Parsonage 518-568-2405 Parsonage

Rev. David Johnson

Sunday Worship 10:30am,

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St. Paul's **Universalist Church**

565 Albany St., Little Falls 315-823-2284 Service Sunday 10am
Coffee hour following service.
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St. Thomas the Apostle **Catholic Community**

1 Church St., Cherry Valley 607-264-3779 Masses Sunday 8:30am & 11am

Stratford United

Route 29A 315-429-9085

Worship 9am

The Christian Church of Rural Grove

170 Rural Grove Rd., Sprakers, NY 12166 518-922-7831 Pastor Joshua Fetterhoff

pastorjosh@ruralgrovechurch.org Sunday School (all ages) 9:45am, Morning Service 11am, Eve. Service 6pm Wed.-Family Night 7pm, "Where Bible Teaching is Fundamental"

The Holy Spirit Polish National Čatĥolic Church

618 E. Gansvoort St. Little Falls, NY 315-823-0793

Father Rafal Dadello Mass at 11am on Sunday www.holyspiritpncc.org

The House of Zion, Inc.

580 Dillenbeck Road, Palatine Bridge 518-577-3069

Pastors Richard & Denise Allen
Saturday Morning
Worship Service 11:30am
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the 1st Sunday of every month 3pm-4pm

The Time for **Truth Ministries**

PO Box 351 Amsterdam, NY 12010 Phone 518-843-2121 Cell 518-774-8558

Trinity Lutheran Church

5430 St. Hwv. 10. Palatine Bridge 518-673-2224

Rev. Zach Labagh unday Worship 9am, Sunday School 10ar (No services in July, meet at St. John's St. Mark's Lutheran Church in Canajoharie). Communion on the first & third Sundays

United Methodist Church of Canajoharie

50 E. Main St. 50 E. IWalli St. 518-673-2717 esus says - "Come Unto Me" Join u Special Music Ministry, Beautiful Surroundings, Friendly People Sunday Service 10:30am - Email: umc673@frontiernet.net

union Last Sunday of the Mon Valley Alliance Church

85 E. Main St., Nelliston

518-993-3458

Pastor Dave Prahst Sunday School (all ages) 9:15am, Sunday Worship 10:30am, Wed. Praise & Prayer 7pm, Fri. Youth Group 7pm (7-12th grade)

Victorious Life Church

RMI Fellowship Main St. & 431 St. Hwy. 80 Fort Plain, NY 518-993-3102 Sunday School 9am, Morning Worship 10:30am, Youth Group 5pm, Evening Worship 7-8pm



Call 518-673-0129 To Place Church Listings or Fax **Listings to** 518-673-2381

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Rev. Lynn R. Lockwood

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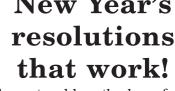
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If you have trouble keeping New Year's resolutions, here are some suggestions:

- Focus on one resolution at a time. Divide and conquer the activities to achieve your desired results. Break larger tasks smaller ones.
- · Create a sense of accountability. Designate a friend, mentor or companion for sharing successes, monitoring progress and offering support. The benefit of involving others in your goals and plans is instant access to experience, knowledge and wisdom. It also raises

the bar of responsibili-

- Persist until completed. A resolution achieved is a combination of consistency and hard work. If you fall behind schedule or are sidetracked for any reason, try to refocus - and don't give up! Don't surrender to temptation, difficulty or temporary failure. Persist until you achieve the goal.
- Cultivate personal integrity. Have a clear purpose, commit to success and accountable.
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A8 • January 3, 2015 ORIGINAL VALLEY PENNYSAVER

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Did you know?

Thousands of people congregate in Times Square every year to watch the ball drop on New Year's Eve. Millions more around the world watch the event on television. This world famous tradition dates back to 1904, when the New York Times relocated to what was then known as Longacre Square. The paper convinced the city to rename the area in its honor, and the area was soon deemed "Times Square." At the end of his newspaper's first year in its new location, Times owner Adolph Ochs held a large bash, complete with fireworks and other festivities. The party became a year-end tradition.

But a few years later fireworks were banned by city officials, so the Times had to come up with another spectacle for its party. They hired Jacob Starr to build a wood-and-iron ball that weighed 700 pounds and was illuminated with 100 25-watt light bulbs. Sign maker Artkraft Strauss was responsible for lowering the ball, which slowly descended from a special flagpole at midnight on New Year's Eve, marking the beginning of the ball-dropping tradition. The Times Square illuminated ball was lowered almost every year since then, except in observance of wartime blackouts in 1942 and 1943.

This iconic New Year's symbol has been redesigned seven times through the years. The ball is now 12 feet in diameter and weighs nearly 12,000 pounds — about the same as four compact cars combined. The ball is covered in 2,688 Waterford Crystal triangles that vary in size and is illuminated by 32,256 Philips Luxeon Rebel LEDs. The Times Square ball is capable of producing a palette of more than 16 million vibrant colors and billions of patterns and now stands as a permanent fixture atop One Times Square.

> **The Times Square ball** is capable of producing a palette of more than **16 million vibrant colors** and billions of patterns and now stands as a permanent fixture atop **One Times Square.**



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Chow Line: How to store potatoes, onions

My boyfriend stores potatoes and onions in the refrigerator. I keep them in the pantry. Who's right?

Experts recommend potatoes be stored at a temperature between 45 and 50 degrees Fahrenheit, and that onions be stored in a cool, dry place.

So, unless your boyfriend has a particularly warm refrigerator (which should be kept at 40 degrees or below), and unless you have a particularly cool pantry, neither of you are storing potatoes and onions in ideal conditions

Potatoes especially should be kept out of the refrigerator. When stored at temperatures cooler than 45 degrees, starches in a potato begin to break down into sugars. Note: This is not how you make a sweet potato. The accumulation of sugars will cause the potato to darken when cooked. If you do have cold potatoes, it's recommended that they be warmed gradually at room temperature before cooking to reduce the sugar levels and the risk of discoloration.

Potatoes also store better in high humidity — as high as 90 percent. Not surprisingly, a root cellar would be the perfect place for potatoes. Barring that, store in the coolest, most humid place you can. But not the fridge.

It's also a good idea to keep potatoes in the dark. Overexposure to light can cause a buildup of solanine, an alkaloid that potatoes naturally produce to repel insects. Light also causes an increase in chlorophyll, which gives a green hue. So, potatoes that have a green tinge also likely have higher levels of solanine, which is toxic at high levels.

Actual illness is rare because not only are solanine levels usually quite low, but because solanine actually causes cooked potatoes to taste bitter. Luckily, solanine tends to stay near the surface. Peeling off green areas of a potato will also remove any solanine.

Potatoes that are stored too long or in too warm of a place will often sprout and begin to shrivel. If that happens, it's time to throw them out. Potatoes with just a few sprouts can be salvaged by cutting them out.

Onions need a lot less humidity — ideally, 65-70 percent — but just as much ventilation as potatoes. In fact, the National Onion Association says not to store onions in plastic bags, because the lack of air movement will cause them to go bad more quickly.

Chow Line is a service of Ohio State University's College of Food, Agricultural, and Environmental Sciences and its outreach and research arms, Ohio State University Extension and the Ohio Agricultural Research and Development Center.



A10 • January 3, 2015 ORIGINAL VALLEY PENNYSAVER

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Help for household water well owners

(NAPSA) — There's good news for household water well owners who want to care for their wells and their water. They now have unprecedented help with access to 15 online lessons, eight webinars and much more - all free

This menu of tools and resources is being made available online at www.WellOwner.org by the National Ground Water Association (NGWA) with support from the U.S. Environmental Protection Agency.

"The online lessons, webinars and tip sheets, among other tools, help take the mystery out of being a well owner," said Cliff Treyens, NGWA director of public awareness. "Any well owner with access to a computer can learn the basics — including action steps — important to keeping their well systems in good operating order and their water safe.'

Online lessons cover:

- What to test water for
- How to get and interpret a test
- · Water treatment
- Arsenic
- Bacteria
- Nitrate
- Radon
- Well maintenance
- Groundwater protection
- Well flooding
- Well construction

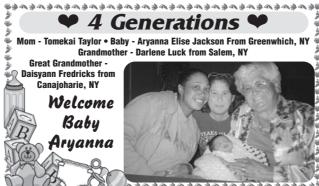
- Decommissioning unused wells
- Water testing near hydraulic fracturing
- Finding a qualified water well professional
- Using water wisely.

The webinars cover many of the same topics.

Treyens said these new informational tools are intended to equip well owners to ask informed questions in order to get the help they need to address key water well-related issues.

"Many well owners are paralyzed when it comes to addressing problems. The information tools we have developed break water well issues into manageable size and allow the well owner to learn at his or her pace," Treyens said. "Importantly, these tools also provide a next step to address an array of issues facing an average water well owner." To help the well owner learn, each online lesson includes a quiz at the beginning and a quiz at the end. "We know from test results that most well owners who take both quizzes are learning key information that will help them take care of their wells and their water," Treyens said. NGWA encourages organizations and individuals to post and share the links to the lessons, webinars, tip sheets and other tools. "Our goal is to protect the public health, and the more people who learn, the better," Treyens said. To access these well owner training and technical assistance tools, visit www.WellOwner.org.









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Mastiff mix, 70 lbs. Found on Route 163, Canajoharie on May 13th. Handsome dog, knows commands, loves belly rubs. Adult



PORSCHA - Female Lab mix, about 3 years old. Found at Ann and East Main streets, St. Johnsville on November 4th. Good with



TOMIK - 3-4 year old male Husky, silver with black. Found on Conway Road,



BALTO - Very handsome 3 year old male Husky mix. Came to the shelter on November 20, 2014.



KEITH - Adult male Coonhound. Found on Hickory Hill Road Palatine on August 28th Friendly and high-energy. Not good with cats.



MILLIE - 1-2 year old female Pit Bull. Found on Cannon Road, Town of Root on August 6th. She's a black and white beauty!



THUNDER - 6 year old male Pit Bull mix, 52 lbs. Found in Canajoharie in August 2012. Knows "sit" and loves chest or belly rubs! Not good with other dogs or with kids.



WINSLOW - Black and white male Pit Bull mix, 8 to 10 years old. Found running on Hilltop Road on August 27th.



CRUZ- Handsome 2-3 year old white male Pit Bull 55 lbs Found on Garfield St. Fonda in November 2012. Fine with kids. Not good with cats. Housebroken.



SPENCER - 7 year old male Pit Bull, 55 lbs. People friendly and playful. Ok with some dogs, not good with cats. Likes to sit at your



APRIL - Beautiful 2 year old female Pit Bull mix. Came to the shelter on August 12th. She should be your only pet. Housebroken.



TYSON - 4 year old male Pit Bull, 64 lbs. Loves car rides, swimming and treats. Should be your only pet in an adult home.



CHANCE - 5-7 year old male Lab mix, 57 lbs. Found in Charleston in June 2012. Knows "sit" command and gives his paw to "shake". Should be your only pet. Best with



MONTANA - 3 year old male Pit Bull mix, 46 lbs. Found on Old Fort Plain Road, Canajoharie in October 2012. Not good with



FIDDLER - Handsome 4-5 year old tiger and white male. Came to the shelter on September 19th. Fiddler is good with dogs. He has FELV, the feline leukemia virus.



PHILIP - Male tiger, about 10 weeks old. He was found on Otsego St., Canajoharie on



HAILEY - Very pretty orange and white 2 year old female. Came to the shelter in March 2013. Fine with other cats.



PEPPER - 8 to 9 year old female tiger. Came to the shelter on March 29th. Beautiful cat who likes lots of loving! Good







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The many ways to recycle Christmas greeting cards

The Greeting Card Association says Americans purchase some 6.5 billion greeting cards every year. Of those, around 1.6 billion are

Christmas cards. Exchanging cards is a great way for people to show their loved ones that they're thinking about them, and such cards

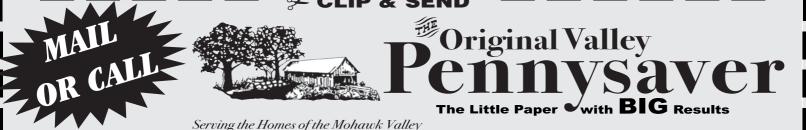
make for festive ornaments to display around homes. But when the holiday season ends, recycling those cards into other items can make good use of the paper resources and turn what's normally a single-use item into an enduring trinket.

• Turn this year's cards into next year's gift tags.

Cut out circles, rectangles or any shape you desire. Otherwise, visit the scrapbooking aisle of your favorite craft store and purchase a paper punch to make easy work of cutting those shapes.

- Transform a greeting card into a mini puzzle for a youngster.
- Glue silly characters from Christmas cards onto a sheet of magnet. Then use these magnets for decorations next year.
- Frame favorite cards so their messages can endure year after year.
- Turn a beautiful card into a keepsake. Use a decoupage medium to attach a card to a ceramic or wood backing. Coat with a polyurethane top coat to protect it.
- Use greeting cards to make wine charms for holiday entertaining. Guests can keep track of their glasses with ease.
- Use cut-outs of cards to improve the appearance of plain gift wrap or bags.
- Insert cut rounds of greeting cards into the inside of can lids to create crafty ornaments.
- Make a paper Christmas tree from cutouts on greeting cards.
- Encourage kids to make a photo collage from the cards they like. Mount their efforts on poster board and save for next year.
- Donate used cards. St. Jude's Ranch recycles greeting cards by reselling them to help fund programs.

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- Wednesday, Jan. 7th
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- Spaghetti w/Meatballs, Hot Sausag

Thursday, Jan. 8^t

◆ Chicken-N-Biscuits w/Veg ◆ Patty Melt w/Fries

Friday, Jan. 9th

- ◆ Fresh Haddock Dinner Baked or Fried, w/Potato & Veg

 ◆ Mac-N-Cheese w/Veg
- ◆ Manhattan Clam Chowder

Saturday, Jan. 10th

◆ Prime Rib w/Potato & Veg 3-7 PM
 ◆ Shrimp Dinner w/Potato & Veg

Sunday, Jan. 11th

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Tuesday, Jan. 6^t

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Friday, Jan. 9th

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After 4:00 PM Baked Lasagna w/Toss Salad & Homemade Bread

Saturday, Jan. 10^t

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Sunday, Jan. 11th

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10

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King Crossword

ACROSS

- 1 Coconut tree
- Auto fuel
- 8 Bat a fly
- 12 Hodgepodge
- 13 Web address
- 14 Apiece
- 15 Panty raid site
- 17 1492 vessel
- 18 Shirt shape
- 19 Donkey
- 20 mignon
- 21 See 36-Across
- 22 Court
- 23 Two-faced god
- 26 Takes temporarily
- 30 Greatly
- 31 Diving bird
- 32 Concept
- 33 Laundry task 52 Skillet
- 35 Trusty horse
- 36 With 21-
- Across, senescence 37 Handyman's
- abbr. 38 Store staffer
- 41 Baseball great Hodges
- 42 Tease
- 45 Mischievous Norse god
- 46 More than half
- 48 Aid and -

- 12 13 14 15 17 16 18 21 22 24 25 28 30 32 38 39 43 45 46 48 49 50
- 49 In times past
- 50 Actor Clive
- 51 Too inquisitive
- 53 Marceau's specialty
- **DOWN**
- 1 Mail Lotion
- additive 3 Former
- Italian money 24 carte Cow's call
- Costume
- 7 Crafty
- 8 Privilege due 28 Small to time

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- 10 Teen's woe 11 Just one of
- those
- things? 16 Tatters
- 20 Supporting
- 21 Expert
- 22 Oriental
- 52-Across 23 Mandible
- 25 Ph. bk. info
- 26 Insect
- and crafts 27 Rhyming tribute
 - 29 Blue

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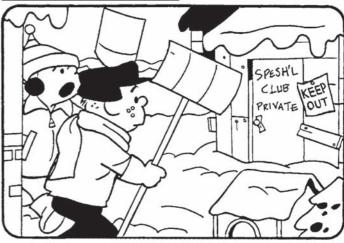
- 31 Moreover
- 34 Sort
- 35 Missile shelter
- 37 Mustard city
- 38 Family
- 39 Timber wolf
- 40 Scratches (out)
- Totally
- smitten 42 New
- Zealander
- 43 Particular
- 44 Unit of force 46 Navigation aid
- 47 Computer acronym

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~ John Quincy Adams

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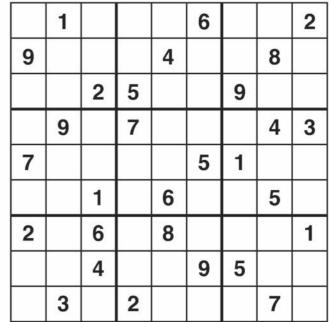
Find at least six differences in details between panels.



Differences: 1. Cap is different. 2. Scarf is shorter. 3. Glove is smaller. 4. Shovel is turned. 5. Doghouse is missing. 6. Sign is missing.

Weekly **SUDOKU**

by Linda Thistle



Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: *

★ Moderate ★★ Challenging * * * HOO BOY!

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Solution time: 21 mins. Answers

меекіў sndoku — **King** Crossword —

Þ L 3

6

Answer

Whatchamacallits

people Most will immediately recognize this object as an ax, however this week's Whatchamacallit focuses on the clever device attached the the wooden ax handle.

On January 22, 1898, Webster L. Marble applied for a United States Patent, stating that he devised a clever new way of providing a safety feature to the tool. "My invention relates to axes and its object is to provide a safety belt-ax for the use of lumbermen, hunters, campers, and the like", writes Marble in his application for Patent. Marble believed persons carried a hatchet or light ax stuck in their belt and the uncovered edge was a constant source of danger, recognizing the possibility of acidentally being harmed.

In his application for patent, he acknowledged that several devices had already been proposed for shielding the edge of an ax, but they were generally cumbersome and couldn't be quickly removed when it was time to use the ax.

This invention consists in a shield or guard for the ax edge carried on an arm hinged to the axhelve and capable of being instantly swung back out of the way when the axis wanted, but always

ready to be closed upon the ax-head when desired.

The guard is preferably arranged to enter a slot or groove in the ax-helve when not in use, so as not to interfere with the convenient use of the ax. The ax-head is attached to the helve in a novel manner, permitting its removal when broken or worn.

Hinged to the handle portion of the helve is a guard, consisting of a light bar of metal, vulcanized fiber, hard rubber, or the like. If of metal, it may be U-shaped in cross-section to give lightness without losing stiffness. The outer end of the guard is deeply grooved or otherwise shaped to fit upon and completely cover or envelop the edge of the ax, extending up a little way on the blade on each side. The guard can be turned back upon its hinge to permit the ax to be used.

Webster L. Marble's United States Patent was filed January 22, 1898, serial num-667,649 and Patent number 604,624.

Marble Arms & Manufacturing Company of Gladstone, Michigan began in 1892, still in business in Gladstone, Michigan, Marble Arms remains an important member of the firearm and shooting sports industry.

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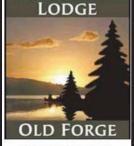
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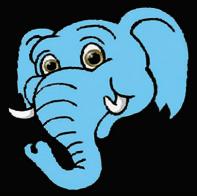


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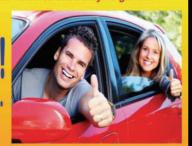
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All things automotive

Eight ways to protect the value of your car this winter

of your most prized possessions. It's your roadtrip partner, your chauffer each morning and your home away from home when you're on the go. Because you depend on your car for so much. you want to protect and keep it running as long as possible

As the cold weather strikes, make sure to follow these tips to keep your vehicle running in perfect condition. The better the condition of your vehicle, the longer it will last and the higher the resale or trade-in val-

• A clean car is your first line of defense against winter. While the winter season typically takes a toll on your car, proper maintenance can go a long way to preserving your investment. For example, according to the International Carwash Association, getting a new wash and a fresh coat of wax before the temperature starts to fluctuate can be your first line of defense against winter elements like ice. salt, sand and slush. Vehicular corrosion also occurs most quickly when temperatures rise and then fall below freezing. That's why most auto manufacturers recom-

(BPT) — Your car is one mend getting your car washed and waxed at a professional car wash twice a month, especially during the winter.

- Rotate your tires. Most people know they should get their oil changed every 3,000 miles, but many forget their tires need maintenance as well. Tires should be rotated before winter and then again every 6,000 miles.
- Add some winter weight to your oil. Chang-

blades are in good, working order and replace them if you have doubts. It's better to make this change now instead of finding out your blades aren't working when you really need them.

• Take your car in for a tune-up. Any noises, pings or sluggish starts you currently notice will only intensify as the temperature drops. It's best to get your vehicle in for a tune-up as soon as possible to get any issues adroads get slick.

- Protect yourself from carbon monoxide. Carbon monoxide leaks are dangerous at any time, but they are especially deadly during the winter when you will be driving your vehicle with the windows closed. Have your exhaust system checked to make sure no leak ex-
- Apply the brakes. Besides the seatbelt, your car's brakes are its most important safety feature.



A clean car is your first line of defense against winter

ing your oil and filter is especially important during the winter. Drivers who live in a colder climate should consider changing to heavier, winter-weight oil during the winter months.

• Take care of your wiper blades. Your windshield wiper blades are your first line of defense when the snow starts to fly. Make sure your wiper

dressed.

• Give your steering some power. Check your powering steering fluid each month, and make sure the car is warmed up before you do so. If you find the level is low, look for leaks in the hoses or pump. Low power steering fluid will make your car more difficult to steer, which is something you'll want to avoid as the

This is especially true in the winter when slippery conditions can make stopping difficult. Before the first snow fall, bring your car to an experienced mechanic to verify that your brakes are ready for the season.

Cold winter temperatures mean vehicle maintenance is even more important. By following these simple tips listed above, you'll be able to ward off winter's harshest advances, protect your investment and what rides inside of it. To learn more about protecting the value of your vehicle, visit Washwithwatersavers.com.





B4 • January 3, 2015 ORIGINAL VALLEY PENNYSAVER

Real estate... New beginnings

Up for something new? Try these off-the-radar winter sports

Winter sports like skiing and snowboarding are wildly popular across the globe. Athletes from both sports compete every four years at the Winter Olympics, while millions of their fellow athletes take to the slopes each winter for recreational purposes.

While skiing and snowboarding may dominate the outdoor winter sports landscape, there are plenty of off-the-radar outdoor sports that are growing in popularity among people looking for something a little differ-

Snowkiting

Much like snowboarding appeals to surfers and skateboarders, snowkiting has found a fan base among people who enjoy kiteboarding when the weather is warm. Snowkiters use kite power to glide across the snow or ice. Foil kites once dominated the snowkiting landscape, but many snowkiters now prefer inflatable kites. Snowkiting can be very dangerous, so it's important that men and women interested in snowkiting learn the proper techniques, which can be difficult to master.

Fat biking

Though its name might leave much to be desired, fat biking is growing in popularity among athletes who love riding bikes but have traditionally had to put their bikes in the garage once the temperatures dip. Fat bikes are similar to traditional bicycles, but they come with oversized tires and wider rims that make it possible for the bikes to handle unstable terrain, including terrain covered in snow. Mountain biking enthusiasts may favor fat biking, as the sport allows them to traverse snow-covered trails their mountain bikes are typically unable to traverse.

Ice boating

For those who simply love to be out on the water, ice boating is a great way to fulfill your winter fix for sailing. Ice boats are similar to sailboats, but they are typically fitted with runners, also called skates, or skis and designed to run over frozen waters instead of through water. Ice boats tend to sail across icecovered surfaces at high speeds, and that can make already cold conditions even colder for ice boat sailors. But many ice boat sailors find the sport is even more fun than traditional sailing.

Skijoring

Skijoring may be a less accessible winter sport, as it involves people on skis being pulled by a dog, horse or vehicle. The sport originated centuries ago in Scandinavia as a way for military members to speed up the process of sharing messages. Skijoring with dogs typically involves men or women being pulled by one to three dogs, each of which is wearing a sled dog harness (men and women wear skijoring harnesses). Dogs are not controlled by reins, but rather must be motivated to keep moving by their own desire to run. A single horse is typically enough for equestrian

skijoring, and horses are typically guided by a rider. Small motorized vehicles, such as snowmobiles, are typically used in motorized skijoring.

Athletes need not sequester themselves indoors when temperatures dip below freezing. In fact, there are several lesser known outdoor sports athletes can enjoy this winter.







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kitchen w/ample

Large

Minden

eat-ir



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188: FORT PLAIN:

is within walking distance to both the

high school and the

elementary school

The house is wel

maintained and has

plenty of room for





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Robert Buck

59 W. Main St., Canajoharie 518-673-2820 www.krutz-properties.com **RESIDENTIAL - COMMERCIAL - FARMS - INVESTMENTS - ACREAGE**



162: FORT PLAIN: two-family apartment, located two blocks from downtown Fort Plain apartments have new furnaces. hot water heaters and electrical panels Back porches have been remodeled . . Asking \$57,000



FORT PLAIN: Amazing views come with this country home acres. Nice family room freshly

painted and new carpet. Modern kitchen w/great counter space and breakfast bar. Dining area with a view of the Cherry Valley Mountains. Living room on 1st floor could be 3rd bedroom.



976: SHARON SPRINGS: Come take a look at this ranch hom Spacious open floor plan with a 100 ft wrap around deck and 22 acres make this a wonderful country property. Lots of room for the kids to play or entertain on this huge yard. Plenty of land to have animals and enjoy your own spot to hunt. .Asking \$110,000



the Cherry Valley
. . . **Asking \$22,000**



place. 18x26 addition with large windows to view your scenic view. Attached 1-stall garage and 2-stall detached garage/woodshop Asking \$151,000



980: FORT PLAIN: A quaint country home ready for new owners



the family 164: CANAJOHARIE: 6.3 acres of level, sloping, rolling, cleared are beautiful hardwood floors throughout, the downstairs bath room has been totally remodeled, updated cabinets in the



515: **FULTONVILLE**: Nice doublewide home with new vinyl siding. Updated flooring throughout the home. Great open floor plan Baths with new vanities. Fireplace in the living room. 13.9 acres.



982: CHERRY VALLEY: A rare find nestled against the foothills against of the Cherry Valley Mountains. Complete privacy is offered with this quaint country prop-

erty. Set back 550' from the road with a gated driveway on 8 acres. Sit back on your 8 x 32 wrap-around porch and listen to the Class A trout stream that flows along the property. Three bedrooms, loft, 2 car garage, drilled artesian well, 200 amp serv ice, 1,000 gallon concrete septic, wood shed, mud room, utility room, knotty pine, etc. COME TAKE A LOOK!!! .Aski



189: ST. JOHNSVILLE: Solid hous with new roof, furnace and hot water heater. Nice yard with privacy fence good space for young kids or pets. Some cosmetic work needed on the second floor, but a lot of house for the price. Kitchen has plenty of cupboard space and an island for cool ing or having breakfast and a good size living room. There is a one ca detached garage with a stairway to

the second floor, plenty of room for storage or workshop/art studio. Must be seen to be appreciated



PALATINE BRIDGE: 2-story, 3 bedroom home located o dead-end street. Hardwood throughout. Fover with gas fireplace. Forma dining room. Fron orch. Finished atti with bar. Exterior is

vinyl sided. Large backyard with an above ground pool and completely fenced; makes it safe for kids and pets. .Asking \$118,000

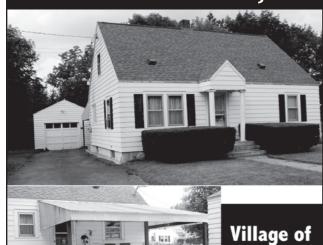


996: SHARON SPRINGS: A great business opportunity locate on busy State Route 20, Sharon Springs. Lots of inside storage for boats, cars, trucks, campers, etc. Huge backyard for steel storage bldgs or rent out showroom. Great place for small engine repair, snowmobiles, lawnmowers. May be used as a used car lot, antique shop. THE POSSIBILITIES ARE END-

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Real estate... New beginnings

PRICE REDUCED TO \$50,000!



2 bedrooms, new roof, new gas boiler, new hot water heater. Walking distance to schools. Great neighborhood. One car garage. Upstairs can be expanded for more bedrooms. Asking \$50,000

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EPA tips for building a cleaner fire this season

WASHINGTON, D.C. — Across the country, families and friends will gather around fires in woodstoves or fireplaces. But how you build that fire — and what you burn — can have a significant impact on air quality and health, both inside your home and out.

Whether you're using a woodstove, pellet stove, or your fireplace, seeing smoke from your chimney means your fire isn't burning efficiently or cleanly as it could.

Woodsmoke contains fine particles — also called fine particle pollution or PM2. $\hat{5}$ — which can harm the lungs, blood vessels and heart. People with heart, vascular or lung disease, and older adults and children are more at risk. Here are some simple tips for building cleaner-burning fires this season:

- Burn only dry, seasoned wood. Wet, or green logs, create excessive smoke — and waste fuel. How do you tell if wood has been seasoned? Listen for a hollow sound when you strike two logs together.
- Wood burns best when the moisture content is less than 20 percent. You can purchase a wood moisture meter to test the moisture content of your wood before you burn it. You can purchase these meters for as little as \$20 at most home improvement retailers.
- Start a small fire with dry kindling, then add a few pieces of wood. Be sure there's space between the pieces of wood — and give the fire plenty of air until
- A smoldering fire, "dirty" glass doors on a wood stove, or smoke from the chimney are all signs that your fire needs more air — or the wood is too moist.
- Never burn household garbage, cardboard, painted or treated wood, or any wood that contains glue, such as plywood or particle board. These items release toxic chemicals when burned -- and if you're using a woodstove, they can damage it.
 - · Check your air quality forecast on airnow.gov be-

fore you burn. Some local areas limit woodstove and fireplace use under certain air quality conditions.

If you heat your home with wood, using an EPA-certified wood stove can help you save wood while putting less smoke into the air. In January 2014, the agency proposed updates to its requirements for newly manufactured wood heaters that will make new woodstoves, outdoor wood boilers and other wood heaters cleaner in the future. EPA anticipates issuing final requirements by Feb. 3, 2015.

More best burning www.epa.gov/burnwise/bestburn.html

Information on the proposed requirements for residential wood heaters: http://go.usa.gov/MbmJ



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JUST LISTED 123 Laurel Ave., East Herkimer



What a great place to call home! 2BR. 1 bath where you can enjoy the ease of 1 floor living. This awesome bun-

galow style features eat-in kitchen, LR with wood burning brick fireplace, nice hardwood floors, exposed beam ceilings, 1 car attached garage & sun room, Only 2 taxes!

REDUCED! 255 Blossom Lane, Schuyler



Enjoy easy & quiet living in a 55+ community. This 2007 doublewide is located in beautiful & serene Strawberry

Hills. Home is in pristine condition and features living room with gas fireplace, formal DR, gorgeous kitchen with dining area surrounded by windows allowing tons of natural light, 2BRs, 2 full baths, laundry room, covered patio/carport.

REDUCED! 5 Sunset Ave., Ilion



Owner has reduced AGAIN and wants this one GONE!! You will NOT get a BARGAIN like this on this street again.

Enjoy peaceful living on this quiet street in this great 3BR, 1.5 bath ranch with a great open kitchen/DR with sliding glass doors and tons of natural light, large LR with picture window and gleaming hardwoods throughout. Supreme location where houses rarely list.

810 W German St, Herkimer



If you are looking for the comforts of village living want that country feel, your search is over!

You must check out this 3BR, 2.5 bath Cape with formal DR, LR with fireplace, fully applianced kitchen hardwood floors, 2 car detached garage. A must see!



239 Mohawk St., Herkimer

Pristine interior! Totally remodeled 2 family home that is close to everything! Great rents include heat, ten-

ants pay electric. Awesome opportunity to let your tenants pay for your mortgage.

New Price - 166 West St., Ilion



Come and check out this 2 family home. Front unit is 3BR 1.5 baths, very large LR w/fireplace, DR, kitchen & den. 2nd unit is 1BR with LR &

kitchen and is being sold furnished. Nice corner lot. This is a must see for the price!

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1842 Nellistor Colonial holds a LOT of History... 5 Bedrooms.

3 Baths.

tin ceilings, 2 fireplaces, Garage, Well House, an original Smoke House, & a nice big Barn, (was a B&B) overlooks the Mohawk River.



\$47,000 Owners have just painted the Kitchen. & made some repairs &

Only

updates in this 3+ Bedroom, 1 1/2 Bath Family Home, with large eat-in Kitchen, spacious Living Room, & fenced yard, in the Canajoharie School Dist. Reasonable Taxes.



Country Home \$129,900 3 bedroom Cape style

home has a large eat-in Kitchen new updated Bath-Laundry, spacious rooms, first floor Master Bedroom; updated utilities, large basement, nice BIG Garage on 320' deep lot (more land available). Ft. Plain Schools



.otta' Room Here... \$79,500 3 Bedroom Cape with fireplace &

attached

Garage, 2 Bedrooms on first floor, 1 1/2 Baths, Eat-in Kitchen, Living Room, Dining, Summertime Deck. Patio. Great Shape for your first home. Walk to Ft. Plain Schools.

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B6 • January 3, 2015

ORIGINAL VALLEY PENNYSAVER

Real estate... New beginnings

Seven tips for a great honeymoon

A couple's honeymoon is their first real chance to relax and unwind after the hustle and bustle of wedding planning. Couples who want to make sure their first getaway as husband and wife goes off without a hitch might want to heed the following advice.

1. Start saving early. Honeymoons are expensive, so to afford the vacation of your dreams it's wise to begin saving for the honeymoon as early as possible. It may be well worth it to compromise and make sacrifices in other areas to ensure you have enough funds for your dream honeymoon getaway. Do not expect cash gifts at your wedding to pay for your trip. If you do, you may be sorely disappointed when the time comes to take off.

2. Read online reviews. Online reviews can paint an accurate picture of a potential honeymoon destination. Look at vacationer-supplied photographs to see how the accommodations match up to the resort's own marketing materials. You don't want too many surprises, such as service fees, dirty rooms or a lack of beach amenities, to ruin your trip.

3. Plan at least one exciting outing. While on your honeymoon, be sure to go on at least one adventure. Try an activity you have never done before, such as snorkeling, traveling a zip line or swimming with stingrays.

4. Pack early. After a long wedding day and reception spent dancing into the wee hours of the morning, you probably do not want to spend time

packing. Pack your suitcases and travel essentials in advance of your wedding day so you have more time to sleep in before you depart for the airport. Also, remember not to over-pack. You want to have room for the souvenirs you purchase along the way.

5. Enjoy your surroundings. Put down the smartphone or tablet enough to truly enjoy your surroundings. A honeymoon is an opportunity to relax, and that may not be possible if you're tied to your devices. Friends at home can wait for your status updates and wedding pictures.

6. Splurge on something expensive. Whether

it's an ultra-fancy dinner or an exotic souvenir, indulge. 7. Leave your itinerary open. After scores of wedding appointments and

watching the clock, it's nice to fly by the seat of your pants.



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(114) FORT PLAIN:
3 BR home is in
very nice condition
and is turn
key...Move right in.
Jacuzzi tub in the
bathroom. Cherry
kitchen. Laundry
on the first floor.
Convenient to the
school. Offered at
\$109,000



woodwork and hardwood floors. The NGHA furnace and hot water heater were both updated in 2012.

16 x 20 rear deck.

Asking \$69,000

(115)

ST JOHNSVILLE:
3 BR home has a new propane HA

CANAJOHARIE: 3 BR home on

school, Original





(117) **CANAJOHARIE:** This 2 BR home has undergone many improvements: New metal roof, siding, windows, 200 amp elec svc and new bath. Original woodwork and hardwood floors. Paved drive. **\$78,000**



(118) FORT PLAIN: 3 Family with the potential of a 4th unit. All 1 br apts. All separate utilities. Includes a two car garage. Out of state owner is motivated.

Asking \$105,000



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Dollars and sense

by David Uffington Use cash to change spending habits

Have you broken your New Year's resolutions yet? Many people have. When it comes to resolving to get control of your finances, however, the longer you do it, the more you benefit, and that can be an incentive to continue.

If you write checks at

the end of the month (or especially if you have automatic deposits and bill paying and never ever see the money), you don't have a close-up relationship with your cash. Money is far more subjective (and easier to spend) when you don't actually touch the cash. Consider a no-frills 30 days as your New Year's resolution, during which

more familiar with actual money on a daily basis.

Resolve to go 30 days with no unnecessary expenditures. Mortgage, of course. Car payment, and food and utilities, of course. But for 30 days go without coffee on the way to work, meals out, impulse spending, movies and popcorn ... you get the idea. If it isspend.

Start carrying cash if you're in the habit of only carrying credit or debit cards. When you leave the house each day, count up the cash you're carrying. If you need more, go to the ATM, but don't give in and use a credit card for purchases.

Empty your pockets of

time you work to become n't necessary, don't change at the end of every day. Put it in a container with a lid and don't touch it. At the end of the month, count it up and put it toward a credit-card balance or savings. During the day, see how often you can get change in the form of coins, and add it to the

> Pick a few bills for which you normally write a check and instead pay cash for money orders or cashier's checks.

Any activity having to do with finances is selfrewarding. You get to see the benefits of careful spending rather quickly. As you keep to your resolution, you'll see your expenses come down, your savings increase and maybe your health even get better if your financial goals keep you from spending money on snacks while you're away from home. But the first step is to become more aware of money.

It's said that it takes 30 days to develop a habit. If you reduce your spending to necessities only for one month, it might become a habit you can keep.

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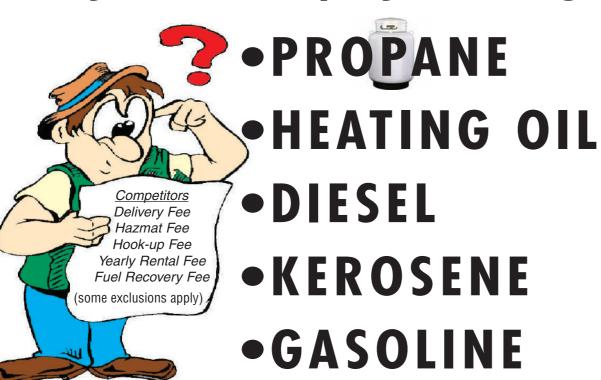
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B8 • January 3, 2015



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